

Fill in this information to identify your case:

United States Bankruptcy Court for the:

MIDDLE DISTRICT OF NORTH CAROLINA

Case number (if known) _____

Chapter you are filing under:

☐ Chapter 7☒ Chapter 11☐ Chapter 12☐ Chapter 13☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

04/20

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Rabbi

First name

Yitzhak Joel

Middle name

Miller

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

Rabbi Yitzhak Miller
Joel Miller

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-3878

Debtor 1 **Rabbi Yitzhak Joel Miller**

Case number (if known)

About Debtor 1:**About Debtor 2 (Spouse Only in a Joint Case):****4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**☒ I have not used any business name or EINs.☐ I have not used any business name or EINs.Include trade names and *doing business as* names

Business name(s)

Business name(s)

EIN

EIN

5. Where you live**1818 Deerfield Rd
Boone, NC 28607**

Number, Street, City, State & ZIP Code

Watauga

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy*Check one:*☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)*Check one:*☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 Rabbi Yitzhak Joel Miller

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☐ Chapter 7
- ☒ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
-
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
-
9. **Have you filed for bankruptcy within the last 8 years?** ☐ No.
- ☒ Yes.
- | | | | | | |
|----------|--|------|---------|-------------|----------|
| | Middle District of North Carolina | When | 6/24/21 | Case number | 21-10342 |
| District | _____ | When | _____ | Case number | _____ |
| District | _____ | When | _____ | Case number | _____ |
-
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☐ No.
- ☒ Yes.
- | | | | |
|----------|--|-----------------------|----------------|
| Debtor | Melodie Lea Howard | Relationship to you | Ex-wife |
| District | Middle District of North Carolina | When | 6/01/20 |
| Debtor | _____ | Relationship to you | _____ |
| District | _____ | When | _____ |
| | | Case number, if known | 2-10498 |
-
11. **Do you rent your residence?** ☐ No. Go to line 12.
- ☒ Yes. Has your landlord obtained an eviction judgment against you?
- ☒ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.
-

Debtor 1 **Rabbi Yitzhak Joel Miller**

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor**12. Are you a sole proprietor of any full- or part-time business?**☒ No. Go to Part 4.☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

☐ No. I am not filing under Chapter 11.☒ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.☒ Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**☒ No.☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 **Rabbi Yitzhak Joel Miller**

Case number (if known) _____

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Rabbi Yitzhak Joel Miller**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a.	Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16b.	Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts

17. Are you filing under Chapter 7?	<input checked="" type="checkbox"/> No.	I am not filing under Chapter 7. Go to line 18.
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	<input type="checkbox"/> Yes.	I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input type="checkbox"/> Yes

18. How many Creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
--	--	--	---

19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
---	--	---	--

20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
--	--	---	--

Part 7: Sign Below**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Rabbi Yitzhak Joel Miller**Rabbi Yitzhak Joel Miller**

Signature of Debtor 1

Signature of Debtor 2

Executed on **February 14, 2022**

MM / DD / YYYY

Executed on

MM / DD / YYYY

Debtor 1 **Rabbi Yitzhak Joel Miller**

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Erik M. Harvey

Signature of Attorney for Debtor

Date

February 14, 2022

MM / DD / YYYY

Erik M. Harvey 37663

Printed name

Bennett Guthrie PLLC

Firm name

**1560 Westbrook Plaza Dr
Winston Salem, NC 27103**

Number, Street, City, State & ZIP Code

Contact phone **336-765-3121**

Email address

37663 NC

Bar number & State

Fill in this information to identify your case:

Debtor 1 **Rabbi Yitzhak Joel Miller**
 First Name Middle Name Last Name

Debtor 2
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF NORTH CAROLINA**

Case number _____
 (if known)

☐ Check if this is an amended filing

B 104

For Individual Chapter 11 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims Against You and Are Not Insiders

12/15

If you are an individual filing for bankruptcy under Chapter 11, you must fill out this form. If you are filing under Chapter 7, Chapter 12, or Chapter 13, do not fill out this form. Do not include claims by anyone who is an insider. Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20 percent or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Also, do not include claims by secured creditors unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.

Part 1: List the 20 Unsecured Claims in Order from Largest to Smallest. Do Not Include Claims by Insiders.

		Unsecured claim	
1	Fed Loan Servicing P.O. Box 60610 Harrisburg, PA 17106	What is the nature of the claim? Multiple Student Loan Accounts Claim Amount equals total amount owed	\$479,449.00
As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply		Does the creditor have a lien on your property? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) _____ Value of security: _____ Unsecured claim _____	
Contact _____ Contact phone _____			
2	Internal Revenue Service Centralized Insolvency PO Box 7346 Philadelphia, PA 19101-7346	What is the nature of the claim? Taxes Owed	\$80,554.11
As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply		Does the creditor have a lien on your property? <input checked="" type="checkbox"/> No	
Contact _____ Contact phone _____			

Debtor 1 **Rabbi Yitzhak Joel Miller**

Case number (if known) _____

Contact _____

☐

Yes. Total claim (secured and unsecured)

Value of security: _____

Unsecured claim _____

Contact phone _____

3**Barbara Morganstern
Morganstern & Associates
100 S. Elm St, Ste 320
Greensboro, NC 27401**

What is the nature of the claim?

**Fees owed for legal
services****\$14,659.96**

As of the date you file, the claim is: Check all that apply

☐

Contingent

☐

Unliquidated

☐

Disputed

☒

None of the above apply

Does the creditor have a lien on your property?

☒

No

☐

Yes. Total claim (secured and unsecured)

Value of security: _____

Unsecured claim _____

Contact _____

Contact phone _____

4**Specialized Loan Servicing
8742 Lucent Blvd. Suite 300
Littleton, CO 80129**

What is the nature of the claim?

**1234 &1236
Carondelet St. New
Orleans, LA 70130
Orleans County
vacation rental
property, was
previously a duplex
but has been
remodeled into a singl****\$11,153.99**

As of the date you file, the claim is: Check all that apply

☐

Contingent

☐

Unliquidated

☐

Disputed

☒

None of the above apply

Does the creditor have a lien on your property?

☐

No

☒

Yes. Total claim (secured and unsecured)

Value of security: _____

Unsecured claim _____

\$636,153.99- **\$630,000.00****\$11,153.99**

Contact _____

Contact phone _____

5**Wells Fargo
P.O Box 14517
Des Moines, IA 50306**

What is the nature of the claim?

\$8,574.00

As of the date you file, the claim is: Check all that apply

☐

Contingent

☐

Unliquidated

☐

Disputed

☒

None of the above apply

Does the creditor have a lien on your property?

☒

No

☐

Yes. Total claim (secured and unsecured)

Value of security: _____

Contact _____

Debtor 1 **Rabbi Yitzhak Joel Miller**

Case number (if known) _____

Contact phone _____

Unsecured claim _____

6**Synchrony Bank
P.O. Box 965013
Orlando, FL 32896**

What is the nature of the claim? _____

\$3,753.00

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) _____
Value of security: - _____
Unsecured claim _____

Contact _____

Contact phone _____

7**Truliant Federal Credit Union
Attn: Officer
PO Box 26000
Winston Salem, NC 27114-6000**

What is the nature of the claim? _____

personal loan**\$2,764.57**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) _____
Value of security: - _____
Unsecured claim _____

Contact _____

Contact phone _____

8**Midland Credit Management
P/O. Box 2037
Warren, MI 48090**

What is the nature of the claim? _____

Collection Account**\$2,554.55**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) _____
Value of security: - _____
Unsecured claim _____

Contact _____

Contact phone _____

9**Elon University
100 Campus Drive
PO Box 398
Attn: Bursar's Office
Elon, NC 27244**

What is the nature of the claim? _____

Education Loan**\$1,561.00**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Debtor 1 Rabbi Yitzhak Joel Miller Case number (if known) _____**Does the creditor have a lien on your property?**

No

Contact _____



Yes. Total claim (secured and unsecured) _____

Value of security: _____

Unsecured claim _____

Contact phone _____

10**Jefferson Capital Sytems**
P.O. Box 7999
Saint Cloud, MN 56302-9617**What is the nature of the claim?** _____**\$1,000.00****As of the date you file, the claim is:** Check all that apply

Contingent



Unliquidated



Disputed



None of the above apply

Contact _____

Does the creditor have a lien on your property?

No



Yes. Total claim (secured and unsecured) _____

Value of security: _____

Unsecured claim _____

Contact phone _____

11**Synchrony Bank/Amazon**
P.O. Box 965015
Orlando, FL 32896**What is the nature of the claim?** _____**Charged Off****\$822.00****As of the date you file, the claim is:** Check all that apply

Contingent



Unliquidated



Disputed



None of the above apply

Contact _____

Does the creditor have a lien on your property?

No



Yes. Total claim (secured and unsecured) _____

Value of security: _____

Unsecured claim _____

Contact phone _____

12**Portfolio Recovery Associates,**
LLC
P.O. Box 41067
Norfolk, VA 23541**What is the nature of the claim?** _____**Collection****\$784.71****As of the date you file, the claim is:** Check all that apply

Contingent



Unliquidated



Disputed



None of the above apply

Contact _____

Does the creditor have a lien on your property?

No



Yes. Total claim (secured and unsecured) _____

Value of security: _____

Unsecured claim _____

Contact phone _____

13**Kohl's**
P.O. Box 414509
Irving, TX 75014**What is the nature of the claim?** _____**Credit Card Purchase****\$465.12****As of the date you file, the claim is:** Check all that apply

Contingent

Debtor 1 Rabbi Yitzhak Joel Miller Case number (if known) _____

- ☐ Unliquidated
☐ Disputed
☒ None of the above apply

 Contact _____

 Contact phone _____

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) _____
 Value of security: - _____
 Unsecured claim _____

14

Synchrony Bank
P.O. Box 965015
Orlando, FL 32896

 Contact _____

 Contact phone _____

What is the nature of the claim? Charged Off \$422.00**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) _____
 Value of security: - _____
 Unsecured claim _____

15

Midland Credit Management
P.O. Box 2037
Suite 100
Warren, MI 48090

 Contact _____

 Contact phone _____

What is the nature of the claim? Collection Account \$136.71**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) _____
 Value of security: - _____
 Unsecured claim _____

16

Southern California Edison
Company
2131 Walnut Grove Ave
Rosemead, CA 91770

 Contact _____

 Contact phone _____

What is the nature of the claim? _____ \$39.00**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) _____
 Value of security: - _____
 Unsecured claim _____

Debtor 1 Rabbi Yitzhak Joel Miller Case number (if known) _____

17

What is the nature of the claim?

Potential deficiency of \$0.00
 a 2017 Dodge
 Challenger SXT 60000
 miles
 Has body damages,
 electrical system
 problems

Pentagon Federal Credit Union
 Box 1432
 Alexandria, VA 22313

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) _____
 Value of security: _____
 Unsecured claim _____

Contact _____

Contact phone _____

Part 2: Sign Below

Under penalty of perjury, I declare that the information provided in this form is true and correct.

X /s/ Rabbi Yitzhak Joel Miller
Rabbi Yitzhak Joel Miller
 Signature of Debtor 1

X _____
 Signature of Debtor 2

Date February 14, 2022

Date _____

**United States Bankruptcy Court
Middle District of North Carolina**

In re **Rabbi Yitzhak Joel Miller**

Debtor(s)

Case No.

Chapter

11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **February 14, 2022**

/s/ Rabbi Yitzhak Joel Miller

Rabbi Yitzhak Joel Miller

Signature of Debtor

Miller, Rabbi -

BARBARA MORGANSTERN
MORGANSTERN & ASSOCIATES
100 S. ELM ST, STE 320
GREENSBORO, NC 27401

BRADLEY ARANT BOULT CUMMINGS LLP
ATTY FOR RECOVCO MORTGAGE & SPROUT MORTG
ONE JACKSON PLACE, STE 1000
188 E. CAPITAL STREET
JACKSON, MS 39201

CLERK OF COURT & EX-OFFICIO RECORDER
LAND RECORDS DIVISION
1340 POYDRAS STREET, 4TH FLOOR
NEW ORLEANS, LA 70112

DARE CO CLERK, SUPERIOR CT, JUSTICE CTR
ATTN: SPECIAL PROCEEDINGS, #20 SP 2
962 MARSHALL C. COLLINS DR.
PO BOX 1849
MANTEO, NC 27954

DARE COUNTY TAX OFFICE
954 MARSHALL C. COLLINS DR
PO BOX 1000
MANTEO, NC 27954

DLJ MORTGAGE CPAITAL, INC.
C/O SELENE FINANCE LP
9990 RICHMOND AVE., SUITE 400 SOUTH
HOUSTON, TX 77042-4546

ELON UNIVERSITY
100 CAMPUS DRIVE
PO BOX 398
ATTN: BURSAR'S OFFICE
ELON, NC 27244

ERIC J SIMONSON
HINSHAW & CULBERTSON
ATTY FOR SPECIALIZED & HOF LEGAL TRUST
400 POYDRAS STREET, STE. 3150
NEW ORLEANS, LA 70130

FAY SERVCING, LLC
901 S. 2ND ST., STE 201
SPRINGFIELD, IL 62704

Miller, Rabbi -

FAY SERVICING LLC
8001 WOODLAND CTR. BLVD., STE 100
TAMPA, FL 33614

FAY SERVICING, LLC
C/O REGISTERED AGENT SOLUTIONS, INC. RA
176 MINE LAKES CT., STE. 100
RALEIGH, NC 27615-6417

FAY SERVICING, LLC
C/O PHILLIP A. HEDRICK, JR.
BANKRUPTCY DEPT.
P.O. BOX 2505
FAYETTEVILLE, NC 28302

FED LOAN SERVICING
P.O. BOX 60610
HARRISBURG, PA 17106

FIRST POINT COLLECTION RESOURCES
P.O. BOX 26140
GREENSBORO, NC 27402-6140

FLAGSHIP VACATION PROPERTIES
1818 DEERFIELD RD
BOONE, NC 28607

GUILFORD COUNTY TAX
P.O. BOX 3138
Q
GREENSBORO, NC 27402

HIGH COUNTY RENOVATORS, INC.
655 WINKLERS CREEK RD.
BOONE, NC 28607

HIGH COUNTY RENOVATORS, INC.
C/O NATHAN A. MILLER, ESQ
MILLER & JOHNSON, PLLC
PO BOX 49
BOONE, NC 28607

HOF I TRUST C/O SPECIALIZED LOAN SERV.
AGENT FOR SERVICE: UNITED AGENT GROUP
1070-B WEST CAUSEWAY APPROACH
MANDEVILLE, LA 70471

Miller, Rabbi -

HUTCHENS LAW FIRM, LLP
ATTN: HILTON HUTCHENS
4317 RAMSEY ST.
PO BOX 2505
FAYETTEVILLE, NC 28302

HUTCHENS LAW FIRM, LLP
ATTN: PHILLIP A. HEDRICK JR.
BANKRUPTCY DEPT.
PO BOX 2505
FAYETTEVILLE, NC 28302

INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY
PO BOX 7346
PHILADELPHIA, PA 19101-7346

JEFFERSON CAPITAL SYTEMS
P.O. BOX 7999
SAINT CLOUD, MN 56302-9617

JOHN ROBICHAUX & JOHN ROBICHAUX, LLC
5520 MCKENNA ST.
NEW ORLEANS, LA 70125

JOSEPH J. VONNEGUT
P.O. BOX 2505
4317 RAMSEY ST.
FAYETTEVILLE, NC 28311-2133

KOHL'S
P.O. BOX 414509
IRVING, TX 75014

KRISTEN REDMAN
ROBERTSON ANSCHUTZ SCHNEID CRANE & PART.
525 N. TRYON ST. , SUITE 1600
CHARLOTTE, NC 28202

LINDA DANNER, REGISTERED AGENT
WYNDING DOWN, LLC
6000 RED CARRIAGE LN
CHARLOTTE, NC 28212

Miller, Rabbi -

MICHAEL STEIN
HUTCHENS LAW FIRM LLP
6230 FAIRVIEW RD
PO BOX 12497
CHARLOTTE, NC 28220

MIDLAND CREDIT MANAGEMENT
P/O. BOX 2037
WARREN, MI 48090

MIDLAND CREDIT MANAGEMENT
P.O. BOX 2037
SUITE 100
WARREN, MI 48090

NC DEPARTMENT OF REVENUE
PO BOX 25000
RALEIGH, NC 27640-0002

NC EMPLOYMENT SECURITY COMMISSION
PO BOX 26504
RALEIGH, NC 27611

OFFICE OF THE SHERIFF
CIVIL DIVISION, REAL ESTATE DEPARTMENT
403 CIVIL COURTS BUIDLING
421 LOYOLA AVENUE
NEW ORLEANS, LA 70112

ORLEANS PARISH SHERIFF'S OFFICE
CIVIL DIV, REAL ESTATE SALES #2019-8948
2800 PERDIDO ST.
NEW ORLEANS, LA 70119

PENTAGON FEDERAL CREDIT UNION
BOX 1432
ALEXANDRIA, VA 22313

PENTAGON FEDERAL CREDIT UNION
ATTN: OFFICER
7490 JONES BRANCH DR.
MC LEAN, VA 22102

Miller, Rabbi -

PENTAGON FEDERAL CREDIT UNION
ATTN: OFFICER
2930 EISENHOWER AVE.
ALEXANDRIA, VA 22314

PENTAGON FEDERAL CREDIT UNION
P.O. BOX 1432
ALEXANDRIA, VA 22313

PORTFOLIO RECOVERY ASSOCIATES, LLC
P.O. BOX 41067
NORFOLK, VA 23541

RECOVCO MORTGAGE MANAGEMENT LLC
AGENT FOR SERVICE: CT CORPORATION SYSTEM
3867 PLAZA TOWER DR
BATON ROUGE, LA 70816

RONNIE BERTHELOT
ADCOCK LAW
13541 TIGER BEND RD.
BATON ROUGE, LA 70814

SELENE FINANCE LP
C/O CORPORATION SERVICE COMPANY, REG.AGT
2626 GLENWOOD AVE, STE 550
RALEIGH, NC 27608

SELENE FINANCE LP
9990 RICHMOND AVE, STE 400, SOUTH
PO BOX 422039
HOUSTON, TX 77242

SELENE SERVICING LP
PO BOX 461470
SAN ANTONIO, TX 78246

SOUTHERN CALIFORNIA EDISON COMPANY
2131 WALLNUT GROVE AVE
ROSEMEAD, CA 91770

SPECIALIZED LOAN SERVICING
8742 LUCENT BLVD. SUITE 300
LITTLETON, CO 80129

Miller, Rabbi -

SPECIALIZED LOAN SERVICING, LLC
C/O UNITED AGENT GROUP, INC - REG AGENT
15720 BRIXHAM HILL AVE, STE 300
CHARLOTTE, NC 28277

SPECIALIZED LOAN SERVICING, LLC
6200 QUEBEC ST, STE 300
ENGLEWOOD, CO 80110

SPECIALIZED LOAN SERVICING, LLC
AGENT FOR SERVICE: UNITED AGENT GROUP,
1070-B WEST CAUSEWAY APPROACH
MANDEVILLE, LA 70471

SPROUT MORTGAGE, LLC
AGENT FOR SERVICE: UNIVERSAL REG. AGENTS
1011 NORTH CAUSEWAY BLVD, STE 3
MANDEVILLE, LA 70471

SYNCHRONY BANK
P.O. BOX 965013
ORLANDO, FL 32896

SYNCHRONY BANK
P.O. BOX 965015
ORLANDO, FL 32896

SYNCHRONY BANK/AMAZON
P.O. BOX 965015
ORLANDO, FL 32896

THE LAW OFFICE OF HERSCHEL C. ADCOCK JR.
ATTN: COREY J. GIROIR
13541 TIGER BEND RD
BATON ROUGE, LA 70817

TRULIANT FEDERAL CREDIT UNION
ATTN: OFFICER
PO BOX 26000
WINSTON SALEM, NC 27114-6000

U.S. BANK TRUST NATIONAL ASSOC. TRUSTEE
C/O SPECIALIZED LOAN SERVICING, LLC
6200 S. QUEBEC ST.
GREENWOOD VILLAGE, CO 80111

Miller, Rabbi -

U.S. BANKTRUST NATIONAL ASSOCIATION
C/O FAY SERVICNG, LLC
P.O. BOX 814609
DALLAS, TX 75381-4609

WATAUGA COUNTY TAX ADMINISTRATION
STE 21 COURTHOUSE
842 W. KING STREET
BOONE, NC 28607

WELLS FARGO
P.O BOX 14517
DES MOINES, IA 50306

WELLS FARGO BANK N.A.
P.O BOX 10438 MAC F8235-02F
DES MOINES, IA 50306-0438

WYNDING DOWN LLC
2037 BRAE TRAIL
BIRMINGHAM, AL 35242